

FIG. 1

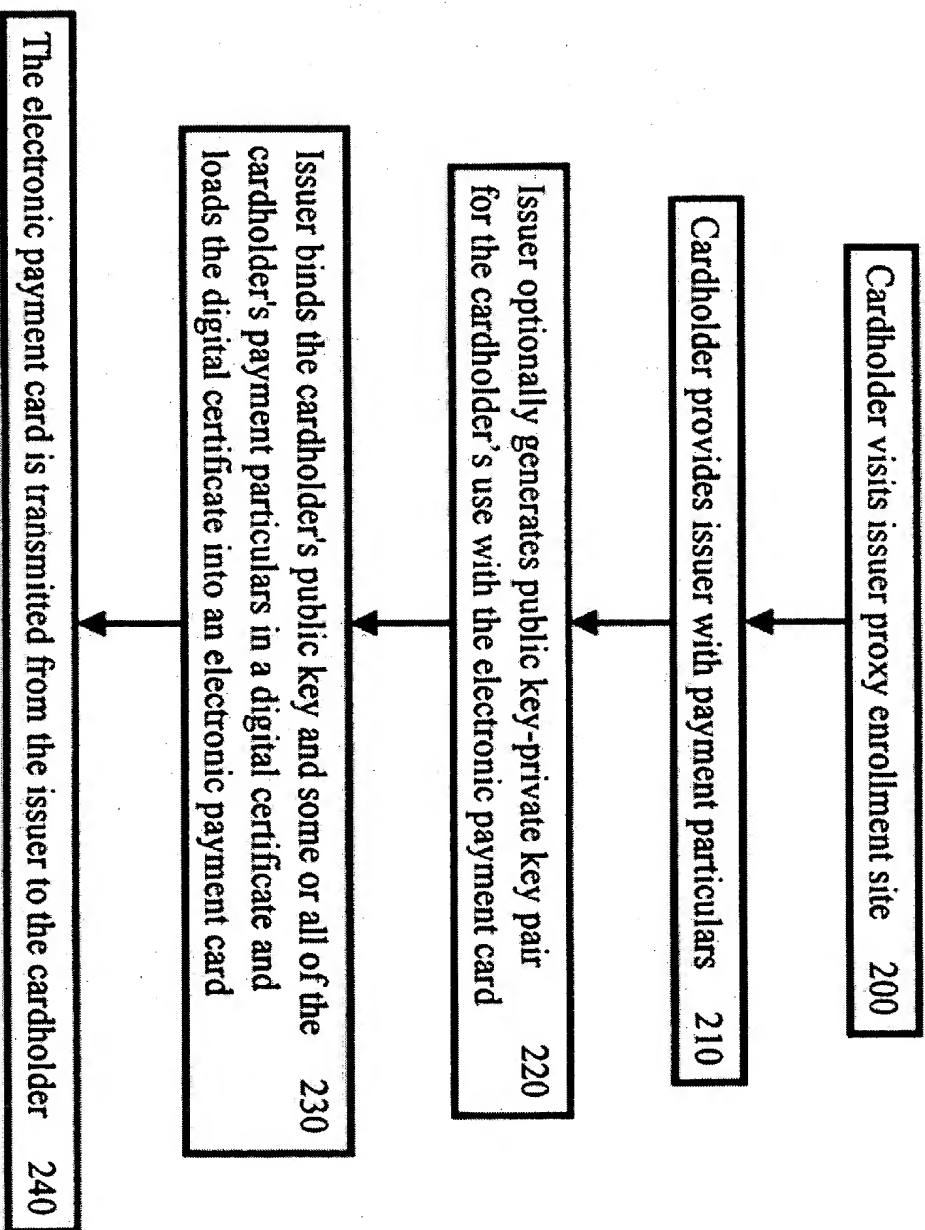


FIG. 2



Electronic payment card (optionally access code protected) :

Cardholder's
private key
(optionally
access code
protected)

Some or all of cardholder's
payment particulars
(e.g., PIN, conventional payment
card number, etc.)

Cardholder's digital certificate,
portions of which are
encrypted with a domain key,
comprising:

- Cardholder's public key
- Some or all of cardholder's
payment particulars
(e.g., PIN, conventional payment
card number, etc.)

FIG. 2A



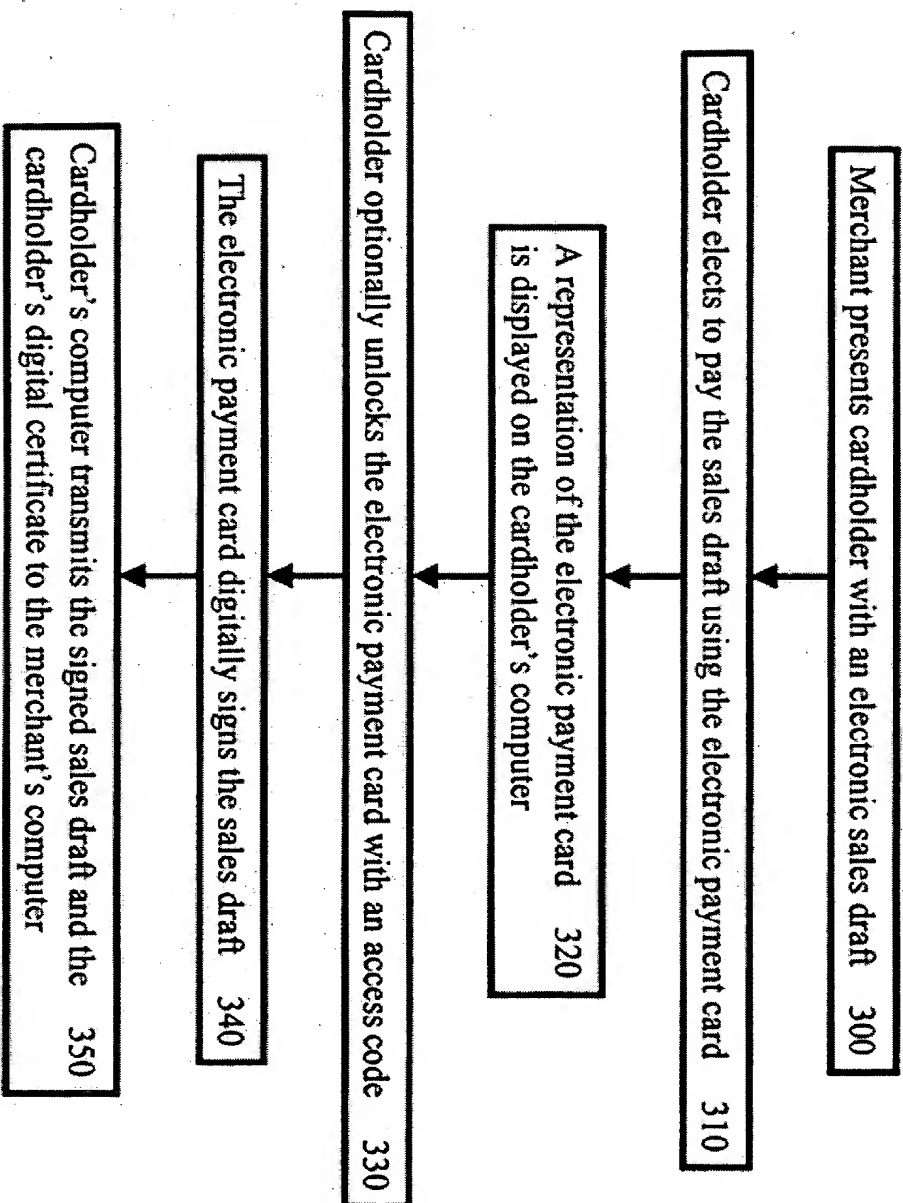


FIG. 3



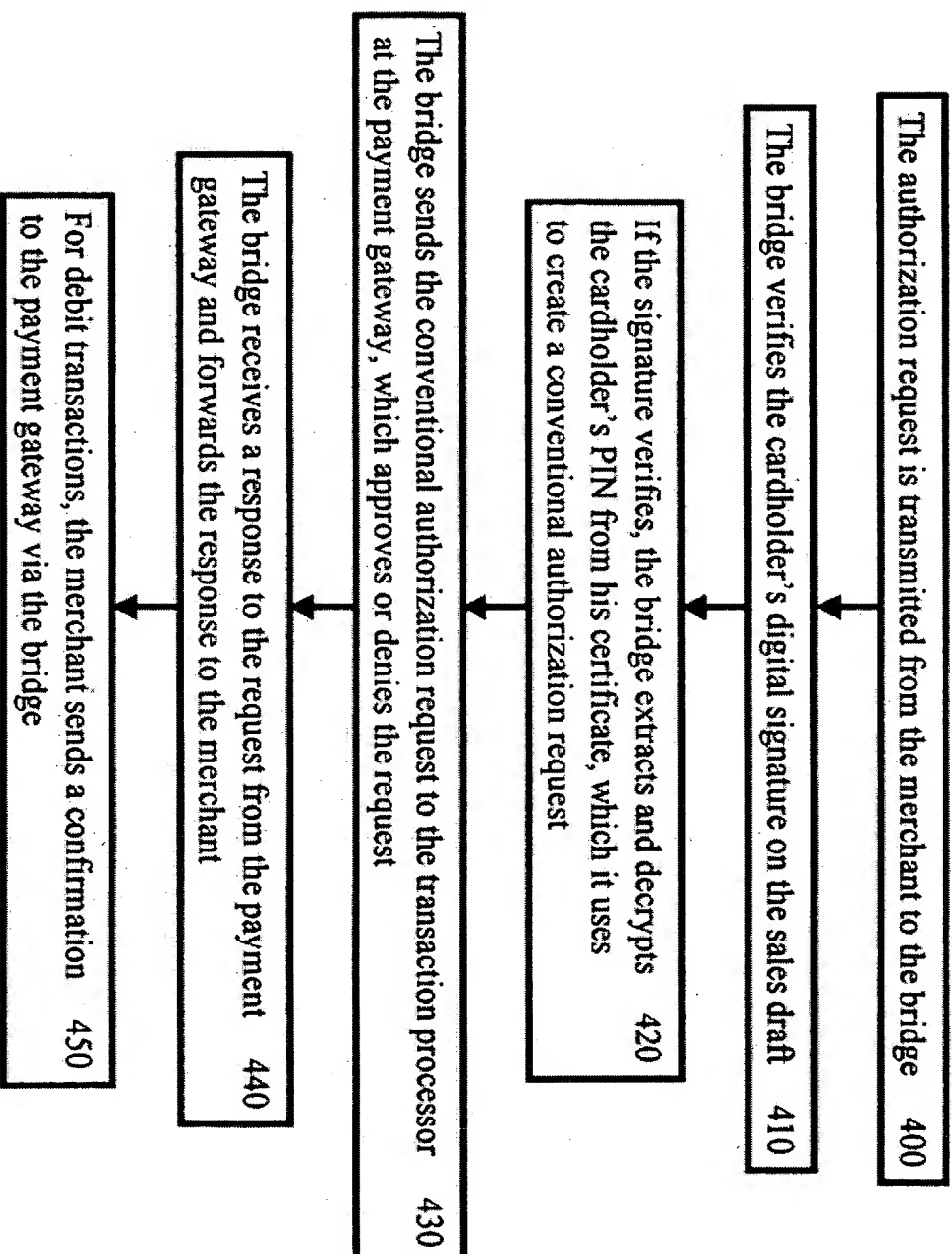


FIG. 4